

### **REMARKS**

Claims 17-27 are pending in the above-identified application, and were rejected. With this Amendment, claims 17, 18 and 20-26 were amended, and claim 19 was cancelled. Accordingly, claims 17, 18 and 20-27 are at issue.

#### **I. 35 U.S.C. § 102 Anticipation Rejection of Claims**

Claims 19-23 were rejected under 35 U.S.C. § 102(e) as being anticipated by Pitroda (U.S. Patent No. 5,884,271). Applicant respectfully traverses this rejection.

Claim 19 has been cancelled, and claims 20-23 now depend from claim 17. Accordingly, Applicant respectfully requests withdrawal of this rejection.

#### **II. 35 U.S.C. § 103 Obviousness Rejection of Claims**

Claims 17, 18, and 24-27 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Pitroda (U.S. Patent No. 5,884,271). Applicant respectfully traverses this rejection.

Claim 17, as amended, is directed to a method for providing a fee for a service of a service provider. The method comprises the steps of receiving a service request requesting desired service for a user from the service provider and a digital signature created based on the service request to the service provider, wherein the service request and the digital signature are stored in a storage medium; determining whether the service request and the digital signature are valid; and when it is determined that the service request and the digital signature are valid, collecting the fee from the user.

Pitroda is directed to a device, system and methods of conducting paperless transactions. Pitroda does not disclose or suggest determining whether the service request and the digital signature are valid, and when it is determined that the service request and the digital signature


are valid, collecting the fee from the user, as required by claim 17, or claims 18 and 20-23 that depend from claim 17. For reasons similar to those discussed regarding claim 17, Applicant respectfully submits that claims 24-27 are also allowable over Pitroda. Accordingly, Applicant respectfully requests withdrawal of this rejection.

**III. Conclusion**

In view of the above amendments and remarks, Applicant submits that all claims are clearly allowable over the cited prior art, and respectfully requests early and favorable notification to that effect.

Respectfully submitted,

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